

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-36072-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Joseph McCaffrey	Heather Joan McCaffrey
25 Britten Road	25 Britten Road
Green Village, NJ 07935	Green Village, NJ 07935

Social Security No.:

xxx-xx-3485	xxx-xx-4741
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Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on September 10, 2021.

Dated: September 10, 2021  
JAN: zlh

Jeanne Naughton  
Clerk

In re:  
Michael Joseph McCaffrey  
Heather Joan McCaffrey  
Debtors

Case No. 17-36072-JKS  
Chapter 13

District/off: 0312-2  
Date Rcvd: Sep 10, 2021

User: admin  
Form ID: plncf13

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Michael Joseph McCaffrey, Heather Joan McCaffrey, 25 Britten Road, Green Village, NJ 07935-3001
517282529	+ Ally, PO BOX 9014, Coppell, TX 75019-9014
517343624	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517256665	+ Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517256669	+ CMRE Financial Svcs Inc, 3075 E Imperial Hwy, Suite 200, Brea, CA 92821-6753
517256670	+ College of Saint Elizabeth, 2 Convent Road, Morristown, NJ 07960-6923
517256675	+ Harrison Endosurgical Center, 620 Essex Street, 3rd Floor, Harrison, NJ 07029-2134
517256676	+ JAG Physical Therapy, 461 Main Street, Chatham, NJ 07928-2102
517256677	+ Madison Dental Assoc., 50 Main Street, Madison, NJ 07940-1893
517282534	+ Madison Dental Associates, c/o David B Watner Esq, 1129 Bloomfield Ave. #208, West Caldwell, NJ 07006-7123
517256678	Overlook Medical Center, P.O. Box 35611, Newark, NJ 07193-5611
517256680	Sports Training Physical Therapy, P.O. Box 2090, Tarrytown, NY 10591-9090
517256687	+ Target, C/O Financial & Retail Svrs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
517256688	+ Tri-County Orthopedics, P.O. Box 1446, Morristown, NJ 07962-1446
517271127	+ VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
517256691	++ WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 address filed with court., Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701
517342961	#+ Wells Fargo Bank, N.A., Default Document Processing N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663

TOTAL: 17

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 10 2021 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 10 2021 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517256664	+ Email/Text: ally@ebn.phinsolutions.com	Sep 10 2021 20:28:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
517256666	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 10 2021 20:32:09	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517256668	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 10 2021 20:32:12	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517256671	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 10 2021 20:29:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517256672	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 10 2021 20:29:00	Comenity Bank/Talbots, Po Box 182125,

District/off: 0312-2

User: admin

Page 2 of 3

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517256673	+ Email/Text: bankruptcy_notifications@ccsusa.com	Sep 10 2021 20:29:00	Columbus, OH 43218-2125 Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
517256674	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 10 2021 20:47:31	Dsnb Bloomingdales, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
517256667	Email/PDF: ais.chase.ebn@americaninfosource.com	Sep 10 2021 20:31:56	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517256679	+ Email/Text: clientservices@simonsagency.com	Sep 10 2021 20:29:00	Simons Agency Inc, 4963 Wintersweet Dr, Liverpool, NY 13088-2176
517256681	+ Email/PDF: gecsed@recoverycorp.com	Sep 10 2021 20:32:09	Syncb Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517256682	+ Email/PDF: gecsed@recoverycorp.com	Sep 10 2021 20:32:09	Syncb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517256683	+ Email/PDF: gecsed@recoverycorp.com	Sep 10 2021 20:32:02	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517256684	+ Email/PDF: gecsed@recoverycorp.com	Sep 10 2021 20:32:02	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517256685	+ Email/PDF: gecsed@recoverycorp.com	Sep 10 2021 20:32:02	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517256686	+ Email/PDF: gecsed@recoverycorp.com	Sep 10 2021 20:32:02	Synchrony Bank/PayPal Cr, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517379403	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Sep 10 2021 20:32:06	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517256689	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Sep 10 2021 20:28:00	Verizon Wireless, Attn: Bankruptcy Administration, 500 Technology Drive #550, Saint Charles, MO 63304-2225
517256690	+ Email/Text: vci.bkcy@vwcredit.com	Sep 10 2021 20:29:00	Volkswagen Credit, Inc, Po Box 3, Hillsboro, OR 97123-0003

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517473663	*+	College of Saint Elizabeth, 2 Convent Road, Morristown, NJ 07960-6923

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2021 at the address(es) listed below:

Name	Email Address
Andy Winchell	on behalf of Debtor Michael Joseph McCaffrey andy@winchlaw.com awinchellecf@gmail.com;katharine@winchlaw.com;winchellar94173@notify.bestcase.com
Andy Winchell	on behalf of Plaintiff Michael Joseph McCaffrey andy@winchlaw.com awinchellecf@gmail.com;katharine@winchlaw.com;winchellar94173@notify.bestcase.com
Andy Winchell	on behalf of Joint Debtor Heather Joan McCaffrey andy@winchlaw.com awinchellecf@gmail.com;katharine@winchlaw.com;winchellar94173@notify.bestcase.com
Brian Patrick Matthews	on behalf of Defendant WELLS FARGO BANK BMatthews@reedsmith.com
Denise E. Carlon	on behalf of Creditor VW Credit Leasing Ltd dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Diane A. Bettino	on behalf of Defendant WELLS FARGO BANK dbettino@reedsmith.com kcama@reedsmith.com
Diane A. Bettino	on behalf of Creditor WELLS FARGO BANK NA dbettino@reedsmith.com, kcama@reedsmith.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK NA ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Ethan R. Buttner	on behalf of Defendant WELLS FARGO BANK ebuttn@reedsmith.com
John O. Lukanski	on behalf of Creditor WELLS FARGO BANK NA jlukanski@reedsmith.com, jlukanski@reedsmith.com
John O. Lukanski	on behalf of Defendant WELLS FARGO BANK jlukanski@reedsmith.com jlukanski@reedsmith.com
Leidy J Gutierrez	on behalf of Creditor WELLS FARGO BANK NA lgutierrez@reedsmith.com
Marie-Ann Greenberg	magecf@magtrustee.com
Mark E. Hall	on behalf of Mediator Mark Hall mhall@foxrothschild.com cbrown@foxrothschild.com
Rebecca Ann Solarz	on behalf of Creditor VW Credit Leasing Ltd rsolarz@kmllawgroup.com
Thomas R. Dominczyk	on behalf of Creditor Ally Bank tdominczyk@mauricewutscher.com thomas-dominczyk-5025@ecf.pacerpro.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 17